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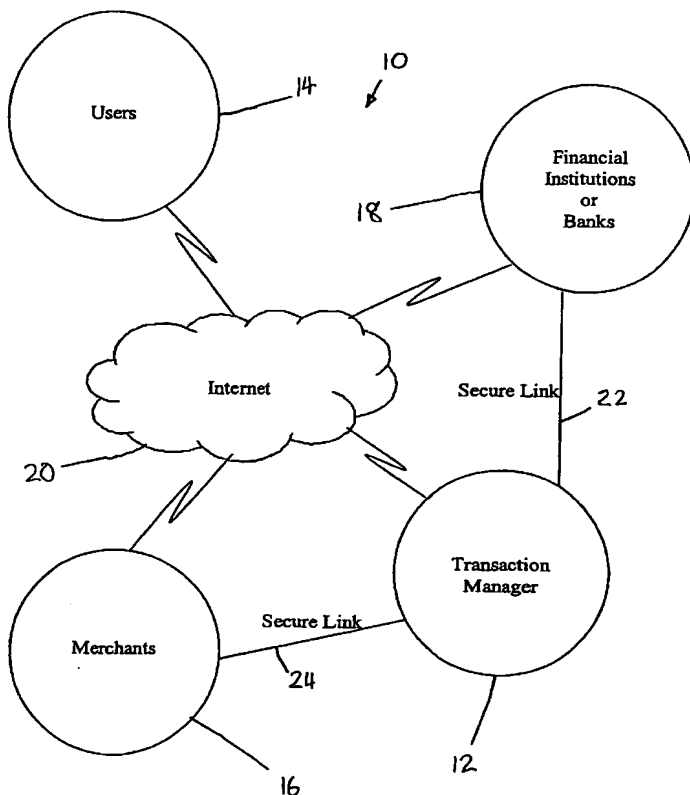
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[Continued on next page]

(54) Title: ELECTRONIC TRANSFER SYSTEM



(57) Abstract: A method of conducting an on-line transaction includes providing a transaction manager (12). Generating a single use transaction request identification, the transaction manager relating the transaction request identification to banking information of a registered user. Providing the registered user with the transaction request identification; the registered user requesting to purchase a product or service having a value from a merchant, the purchase request including providing the transaction request identification to the merchant. The merchant sending a payment request to the transaction manager for a fund transfer of the value from the user to the merchant, the payment request including the transaction request identification and the value; the transaction manager checking the validity of the transaction request identification and disabling re-use of the transaction request identification; and if the transaction request identification is valid, sending an EFT request to a financial institution to transfer the value in funds from the user to the merchant, the EFT request including the banking information; checking whether sufficient funds are present in the user's bank account and if sufficient funds are present, the financial institution performing the transfer according to the banking information; and the transaction manager receiving confirmation of the transfer from the financial institution and sending the confirmation to the merchant.

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For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

INTERNATIONAL SEARCH REPORT

International application No.
PCT/AU03/00255**A. CLASSIFICATION OF SUBJECT MATTER**Int. Cl. ⁷: G06F 17/60

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

DWPI USPTO (KEYWORDS): INTERNET, COMMERCE, MERCHANT, EFT, FUNDS TRANSFER+, PAY+, SECURE, TAMPER, CREDIT CARD, ESCROW, ...

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 6332134 B1 (FOSTER) 18 December 2001 See whole document	
A	WO 01/45008 A1 (DEBIT.NET, INC) 21 June 2001 See whole document	
A	US 6029150 A (KRAVITZ) 22 February 2000 See whole document	

☒ Further documents are listed in the continuation of Box C☒ See patent family annex

- * Special categories of cited documents:
- | | |
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| "A" document defining the general state of the art which is not considered to be of particular relevance | "T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention |
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International application No.

PCT/AU03/00255**C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 6000832 A (FRANKLIN et al) 14 December 1999 See whole document	
A	WO 98/40809 A2 (CHA! TECHNOLOGIES, INC.) 17 September 1998 See whole document	

INTERNATIONAL SEARCH REPORT

Information on patent family members

International application No.

PCT/AU03/00255

This Annex lists the known "A" publication level patent family members relating to the patent documents cited in the above-mentioned international search report. The Australian Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

Patent Document Cited in Search Report				Patent Family Member			
US	6332134	AU	200117575	WO	200133404		
WO	200145008	AU	200122615	US	2002077837		
US	6029150	AU	45881/97	EP	944882	WO	9814921
US	6000832	NONE					
WO	9840809	AU	65494/98	BR	9809045	EP	1008022
		NO	994428	US	5903721		
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